

UMPQUA HOLDINGS CORPORATION

	CPP Disbursement Date 11/14/2008	RSSD (Holding Company) 2747644	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2009 \$ millions	2010 \$ millions	%chg from prev		
Assets	\$9,378	\$11,666	24.4%		
Loans	\$6,044	\$6,532	8.1%		
Construction & development	\$618	\$449	-27.3%		
Closed-end 1-4 family residential	\$294	\$443	50.9%		
Home equity	\$268	\$290	8.3%		
Credit card	\$0	\$0			
Other consumer	\$13	\$19	47.2%		
Commercial & Industrial	\$1,017	\$1,015	-0.2%		
Commercial real estate	\$3,373	\$3,701	9.7%		
Unused commitments	\$1,128	\$1,235	9.5%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$1,573	\$2,584	64.3%		
Asset-backed securities	\$0	\$0	26.3%		
Other securities	\$229	\$340	48.5%		
Cash & balances due	\$605	\$1,003	65.8%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$162	\$247	52.2%		
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$152	\$229	50.3%		
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$7,842	\$9,970	27.1%		
Deposits	\$7,663	\$9,569	24.9%		
Total other borrowings	\$121	\$337	177.1%		
FHLB advances	\$76	\$262	246.1%		
Equity					
Equity capital at quarter end	\$1,536	\$1,696	10.4%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$82	\$128	NA		
Performance Ratios					
Tier 1 leverage ratio	9.8%	9.0%	--		
Tier 1 risk based capital ratio	12.2%	14.0%	--		
Total risk based capital ratio	13.5%	15.3%	--		
Return on equity ¹	-6.1%	2.0%	--		
Return on assets ¹	-1.0%	0.3%	--		
Net interest margin ¹	4.2%	4.3%	--		
Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans}}	54.1%	55.0%	--		
Loss provision to net charge-offs (qtr)	107.1%	92.9%	--		
Net charge-offs to average loans and leases ¹	4.2%	1.4%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2009	2010	2009	2010	
Construction & development	12.8%	15.1%	4.1%	1.6%	--
Closed-end 1-4 family residential	2.3%	3.1%	0.5%	0.1%	--
Home equity	0.3%	0.3%	0.6%	0.4%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	0.3%	5.5%	1.2%	0.4%	--
Commercial & Industrial	4.3%	2.8%	2.0%	0.4%	--
Commercial real estate	1.9%	1.8%	0.4%	0.3%	--
Total loans	3.3%	2.8%	1.1%	0.4%	--